GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:3264
ANSWERED ON:04.08.2017
Bad Loan Crisis
Maragatham Smt. K.

Will the Minister of FINANCE be pleased to state:

(a) whether the gross NPAs or bad loans of State owned banks surged 56.4 per cent to Rs. 614,872 crore during the 12 months period ended December, 2016, if so, the details thereof;
(b) whether the bad loans have now shot up by 135 percent from Rs. 261,843 crore in the last two years, despite the Reserve Bank of India announcing a host of restructuring schemes and if so, the details thereof; and
(c) whether the bad loans now constitute 11 percent of the gross advances of PSU banks while total NPAs including those for public and private banks were Rs. 697,409 crore as of December, 2016 and if so, the details thereof?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(a) The Gross Non-Performing Assets (GNPAs) of Public Sector Banks (PSBs) as on 31.12.2015 were Rs.3,82,158 crore (7.72%) which was increased to Rs.6,01,759 crore (12.15%) as on December, 2016.

(b) The details of Gross Advances, Gross Non-Performing Assets (GNPA) and Gross NPA ratio of Public Sector Banks (PSBs) for last three years are as under.
PUBLIC SECTOR BANKS (Rs. in crore)
GROSS ADVANCES GNPA GNPA RATIO
FY 2015 49,17,228 2,67,065 5.43%
FY 2016 51,04,915 5,02,068 9.83%
FY 2017 51,42,224 6,41,057 12.47%

(c) The Gross Non-Performing Assets ratio of PSBs as on March 31, 2017 was 12.47% of the Gross Advances and the Gross Non-Performing Assets (GNPAs) of Public Sector Banks (PSBs) and Private Sector Banks as on 31.12.2016 was Rs.6,71,681 crore.
****